Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)	<u>3 </u>	
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	full name		
govern identific	he name that is on your ment-issued picture cation (for example, river's license or	Ezra First name Ben	Carolyn First name
passpo		Middle name	Middle name
Bring v	our picture	Israel	Jones
identific	cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All oth	ner names you		
have u years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S	he last 4 digits of Social Security	XXX - XX - <u>3558</u>	xxx - xx - <u>7321</u>
numbe Individ	nber or federal vidual Taxpayer ntification number	OR	OR
iueiiiii	ication number	9xx - xx	9 xx - xx

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Document Israel Ezra Ben Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case): I have not used any business names or EINs. Business name Business name EIN EIN		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN			
5.	Where you live	20 E Donavan Ct Number Street	If Debtor 2 lives at a different address: Number Street		
		Crete IL 60417 City State ZIP Code WILL County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. 21540 Jeffrey Ave Number Street P.O. Box Sauk Village IL 60411 City State ZIP Code	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. 21540 Jeffrey Ave Number Street P.O. Box Sauk Village IL 60411 City State ZIP Code		
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408		

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Debtor 1

Ezra Ben Israel

Case Number (if known)

Pa	Part 2: Tell the Court About Your Bankruptcy Case							
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13						
8.	How you will pay the fee	local yours subm with a local and the subm w	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District	None None	When	MM / DD / YYYY Case Numl MM / DD / YYYY	per	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District Debtor		When	Case Numl MM / DD / YYYY Relationship	to you ber, if known to you ber, if known	
11.	Do you rent your residence?	□ No. ■ Yes.	■ N	our landlord obtained a	ement About an E	· ,	ou (Form 101A) and file it with	

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Debto	_{or 1} Ezra	Ben	Document Israel	Page 4 of 77 Case Number (if known)
20010	First Name	Middle Name	Last Name	
Par	rt 3: Report About Any Busine	esses You Own	as a Sole Proprietor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busine	ess
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or		Name of business, if any	
	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street	
			City	State Zip Code
			Check the appropriate box to	o describe your business:
			☐ Health Care Business ((as defined in 11 U.S.C. § 101(27A))
			☐ Single Asset Real Esta	ate (as defined in 11 U.S.C. § 101(51B))
			☐ Stockbroker (as defined	d in 11 U.S.C. § 101(53A))
			☐ Commodity Broker (as	defined in 11 U.S.C. § 101(6))
			☐ None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor?</i> For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	appropriate balance she documents No. I No. I The time of the second	e deadlines. If you indicate the leet, statement of operations, so do not exist, follow the procesum not filing under Chapter 1 am filing under Chapter 11, but he Bankruptcy Code.	at you are a small business debtor, you must attach your most recent cash-flow statement, and federal income tax return or if any of these edure in 11 U.S.C. § 1116(1)(B). 1. ut I am NOT a small business debtor according to the definition in the
Pai	rt 4: Report if You Own or Ha	ve Any Hazardo	ous Property or Any Property T	That Needs Immediate Attention
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to	■ No.	Vhat is the hazard?	
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	J	f immediate attention is needd	ed, why is it needed?
	that needs urgent repairs?	,	Where is the property?Num	

City

ZIP Code

State

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Ezra Ben Document

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Debtor 1

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Israel Ezra Ben Debtor 1 Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	16a. Are your debts primarily as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or involved No. Go to line 16c. Yes. Go to line 17.	y consumer debts? Consumer debts are deal primarily for a personal, family, or household by business debts? Business debts are debt estment or through the operation of the busines owe that are not consumer debts or business of the consumer debts of the consumer debts of the consumer debts of the consumer debts or business of the consumer debts of the consumer debts of the c	s that you incurred to obtain ass or investment.
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exempt pes are paid that funds will be available to distri	· ·
18.	How many creditors do you estimate that you owe?	☐ 1-49 ■ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
For	you	correct. If I have chosen to file under Chap of title 11, United States Code. I under Chapter 7. If no attorney represents me and I	pter 7, I am aware that I may proceed, if eligibly understand the relief available under each chapted in the pay or agree to pay someone who is not read the notice required by 11 U.S.C. § 342	e, under Chapter 7, 11,12, or 13 oter, and I choose to proceed not an attorney to help me fill out
		I request relief in accordance with	n the chapter of title 11, United States Code, sp ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u	pecified in this petition.
		✓ /s/ Ezra Ben Israel Signature of Debtor 1 04/24/2011	Signa	Carolyn Jones Inture of Debtor 2
		Executed on04/24/2018		uted on

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Debtor 1 Ezra Ben Israel Case Number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to For your attorney, if you are proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under represented by one each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. if you are not represented by an attorney, you do not need to file this page. x /s/ Cecil Denard Scruggs Date: 04/25/2018 Date Signature of Attorney for Debtor MM / DD / YYYY **Cecil Denard Scruggs** Printed name Geraci Law L.L.C. Firm name 55 E. Monroe St., #3400 Number Street IL 60603 Chicago City State ZIP Code 312-332-1800 ndil@geracilaw.com Contact Phone Email address 6306960 IL

State

Bar number

Fill in this information to identify your case:					
Debtor 1	Ezra	Ben	Israel		
First Name		Middle Name	Last Name		
Debtor 2	Carolyn		Jones		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number					
(If known)					

Check if this is a
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 76,134 \$ 37,620
1c. Copy line 63, Total of all property on Schedule A/B	\$ 113,754
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$132,930
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$0 \$137,847
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$5,987.25
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$5,949.00

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Document Ben Ezra Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Answer These Questions for Administrative and Statistical Records				
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes				
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 				
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$7,728.73				
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Total claim				
From Part 4 of Schedule E/F, copy the following: 9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>			
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00			
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00			
9d. Student loans. (Copy line 6f.) \$_3,324.00				
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00			
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00			
9g. Total. Add lines 9a through 9f.	\$_3,324.00			

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Fill in this in	nformation to identif	y your cas	e and this filin		0 of 77				
Debtor 1	Ezra		Ben	Israel					
202101 1	First Name	N	liddle Name	Last Name					
Debtor 2	Carolyn			Jones					
(Spouse, if filing)	First Name	N	Middle Name	Last Name					
United States	s Bankruptcy Court for th	ne NOR	THERN District	of ILLINOIS					
Omiou otato	s summapley count for a	.o . <u></u>		(State)			\Box	Check if th	ie ie an
Case Numbe (If known)	۲ <u> </u>						_	amended f	
	400 A /D						•	amended i	iiiig
<u>Jiliciai F</u>	orm 106A/B	<u>5</u>							
Schedu	le A/B: Prop	erty							12/15
ı each catego	ry, separately list an	d describe	items. List an	asset only once. If an asset fits i	n more than one category,	ist the asset	in the		
	=		-	ccurate as possible. If two married		-	-		
-			=	e is needed, attach a separate sho	eet to this form. On the top	of any addition	onal		
ages, write yo	our name and case n	umber (IT I	known). Answe	er every question.					
Part 1:	Describe Each Reside	ence, Build	ing, Land, or Ot	her Real Esate You Own or Have an	Interest In				
	wn or have any legal	or equital	ole interest in a	any residence, building, land, or s	imilar property?				
No.									
Yes.	Describe			What is the property? Check all t	hat apply				
04540 1	A			Single-family home	пас арріу.		ct secured clain of any secured (
	effrey Ave ress, if available, or othe	r dosorintion		Duplex or multi-unit building		Creditors Who Have Claims Secured by Prope			Property
Street add	ress, ii avallable, or othe	i description	ı	= -		Current value of the Current value		alue of the	
				Condominium or cooperative Manufactured or mobile home		entire property? portion yo			
Caula Vill			00444	Land			70 404 00		70 404 00
Sauk Vill	age 	IL State	60411 ZIP Code	=		\$	76,134.00	\$	76,134.00
City		State	ZIF Code	Investment property Timeshare					
County				H			e nature of yo		=
County				Other		=	ch as fee sim es, or a life es	-	
				Who has an interest in the prop	erty? Check one.		.o, or a mo oc	, , , , , , , , , , , , , , , , , , ,	
				Debtor 1 only					
				Debtor 2 only					
				Debtor 1 and Debtor 2 only		_	f this is a cor tructions)	nmunity pr	operty
				At least one of the debtors and	another	(300.110	,		
				Other information you wish to a	-				
				property identification number:	32-25-112-001-000	J			

Official Form 106A/B Record # 764192 Schedule A/B: Property Page 1 of 7

\$76,134.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

Debtor 1

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Document Page 11 of any Number (if known) Case 18-12575 Doc 1 Desc Main Ezra First Name **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes. Describe..... Volkswagen Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Jetta Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2015 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only portion you own? entire property? 47,000 Approximate Mileage: At least one of the debtors and another 8,850.00 Other information: Check if this is community property (see 2015 Volkswagen Jetta with over instructions) 47.000 miles Harley-Davidson Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: FLHTCU Ultra CI Debtor 1 only Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2008 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 7,000 Approximate Mileage: At least one of the debtors and another 8.920.00 8,920.00 Other information: Check if this is community property (see 2008 Harley-Davidson FLHTCU Ultra instructions) Classic Electra G with over 7,000 miles Make: Kia Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Optima Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2015 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only portion you own? entire property? 36,000 Approximate Mileage: At least one of the debtors and another 11,400.00 11.400.00 Other information: Check if this is community property (see 2015 Kia Optima with over 36,000 miles instructions) 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 29,170.00 you have attached for Part 2. Write that number here----**Describe Your Personal and Household Items** Part 3: Current value of the portion you own? Do not deduct secured claims or exemptions

Do you own or have any legal or equitable interest in any of the following items? 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Yes. Furniture, linens, small appliances, table & chairs, bedroom set \$1.500

1,500.00

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07.

r 1	Ezra First Name	Case 18-12575	 Filed 04/30/18 Document	Entered 04/30/18 11:0 Page 12 of 7 7 Jumber (if known)	0:31 Desc Main
Exa		levisions and radios; audio, video, ectronic devices including cell pho	 	ers, scanners; music	

			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone	\$750	\$
08.		Antiques and figur	ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		
09.	Examples:		hobbies nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		\$0.00
40	No. Yes.	Describe			\$0.00
10.	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment		
11.	Yes.	Describe			\$0.00
	No. Yes.	Everyday clothes, Describe	furs, leather coats, designer wear, shoes, accessories		
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	Everyday clothes, shoes, accessories costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	\$250	\$250.00
	Yes.	Describe	Everyday jewelry, costume jewelry, engagement rings, wedding rings	\$400	\$ <u>400.0</u> 0
13.	Non-farm a Examples: No. Yes.	animals Dogs, cats, birds, Describe	norses		
14.	Any other No.	personal and h	busehold items you did not already list, including any health aids you did not list		\$0.00
	Yes.	Describe	books, CDs, DVDs & Family Photos	\$150	\$ <u>150.0</u> 0
			of your entries from Part 3, including any entries for pages you have attached er here>		\$3,050.00
	art 4:	Describe Your Fir			
Do	you own oi	^r have any legal	or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples:	Money you have ir	your wallet, in your home, in a safe deposit box, and on hand when you file your petition		
	Yes.	Describe			\$0.00

Case 18-12575 Doc 1 Ezra Debtor 1

Desc Main

First Name

Middle Name

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Document Page 13 of 7 Jumber (if known)

17.	Deposits o	f money			
	Examples:	Checking, savings	s, or other financial accounts; cert	tificates of deposit; shares in credit unions, brokerage houses,	
	and other s	imilar institutions.	If you have multiple accounts with	th the same institution, list each.	
	No.				
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	Chase	\$300.00
			Checking Account	Citibank	\$ 600.00
					· · · · · · · · · · · · · · · · · · ·
40	.		. Britan da da da da da		\$ <u>900.0</u> 0
18.		· · · · · ·	publicly traded stocks	Control of the control	
		Bona tunas, inves	stment accounts with brokerage fire	rms, money market accounts	
	No.				
	Yes.	Describe	Institution or issuer name:		
					\$ <u> </u>
19.	Non-public	ly traded stock	cand interests in incorporat	ted and unincorporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Percent	t of Ownership	
		Describe	rame or analy and recom	, or o military.	\$ 0.00
20	Governme	nt and corners	to bonds and other negotiah	ble and non-negotiable instruments	<u> </u>
20.		=	=	ecks, promissory notes, and money orders.	
	•		·	someone by signing or delivering them.	
	No.			some of organic or contouring crown	
	=		1		
	Yes.	Describe	Issuer name:		
					\$0.00
21.		or pension ac			
		Interests in IRA, E	ERISA, Keogh, 401(k), 403(b), thr	rift savings accounts, or other pension or profit-sharing plans	
	No.				
	Yes.	Describe	Type of account and Institut	tion name:	
			401(k) or similar plan	Cook County	\$Unknown
			Pension plan	Cook County	s Unknown
			•		s 0.00
22	Socurity de	nocite and pro	navmente		\$
22.	_	eposits and pre		may continue service or use from a company	
				lities (electric, gas, water), telecommunications	
	No.	rigicomente with	ianaiorao, propaia rent, pablio atti	nico (ciconio, gao, water), telecommunicatione	
	=	December	Institution name or individua		
	Yes.	Describe	Institution name or individua	al.	
					\$0.00
23.	Annuities (A contract for	a periodic payment of mone	ey to you, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and description	n:	
					\$ 0.00
24.	Interests in	an education	IRA, in an account in a quali	lified ABLE program, or under a qualified state tuition program.	
			A(b), and 529(b)(1).		
	No.				
	=	Dogoribo	Institution name and descrip	ption. Separately file the records of any interests.11 U.S.C. § 521(c):	
	Yes.	Describe	montation name and descrip	phon. Separately life the records of any interests. IT 0.0.0. g 02 f(0).	\$ 0.00
25	Tructo ocu	iitabla ar futur	o interests in property (other	or then enothing listed in line 1) and rights or newers	\$ 0.00
25.		illable or future	e interests in property (other	er than anything listed in line 1), and rights or powers	
	No.				
	Yes.	Describe			
					\$0.00
26.	Patents, co	pyrights, trade	emarks, trade secrets, and o	other intellectual property	
	Examples:	Internet domain n	ames, websites, proceeds from ro	oyalties and licensing agreements	
	No.				
	Yes.	Describe			7
	Ш. ••.	D00011D0			\$ 0.00
27	Licenses f	ranchises and	l other general intangibles		
				ssociation holdings, liquor licenses, professional licenses	
	No.				
	= .,	.			7
	Yes.	Describe			
					\$ <u>0.0</u> 0

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Document

Last Name Doc 1

Desc Main

First Name

Middle Name

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Mor	ney or prop	erty owed to yo	u?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	Yes.	Describe	Anticipated 2017 Federal Tax Refund \$4,500	\$ 4,500.00
29.	Examples: I	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes.	Describe		\$0. <u>0</u> 0
30.	Examples: I		bwes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, id loans you made to someone else	•
	Yes.	Describe		\$0.00
31.	Examples: I		ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe	Health, disability, & term life insurance \$0	\$ 0.00
32.	If you are th		at is due you from someone who has died iiving trust, expect proceeds from a life insurance policy, or are currently entitled to receive as died.	\
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue	\$ <u>0.0</u> 0
	Yes.	Describe		\$ <u> </u>
34.	No. Yes.	ingent and unlice Describe	uidated claims of every nature, including counterclaims of the debtor and rights	
35.	Any financ	ial assets you d	id not already list	\$0.00
	No. Yes.	Describe		\$ <u> </u>
			of your entries from Part 4, including any entries for pages you have attached er here	\$5,403.00
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No. Yes.	n or have any le	gal or equitable interest in any business-related property?	
	_			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts r	eceivable or co	mmissions you already earned	
	Yes.	Describe		\$0.00

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Document Page 15 of Pumber (if known) Doc 1 Case 18-12575 Desc Main Ezra Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 Debtor 1

First Name

Case 18-12575 Ezra

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Part 7: Describe All Property You Own or Have an Interest in That You Did Not List	Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 76,134.00
56. Part 2: Total vehicles, line 5	\$ 29,170.00	
57. Part 3: Total personal and household items, line 15	\$ 3,050.00	
58. Part 4: Total financial assets, line 36	\$ 5,403.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 37,623.00	\$ 37,623.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$113,757.00

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Ezra	Ben	Israel
	First Name	Middle Name	Last Name
Debtor 2	Carolyn		Jones
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	·		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identi	fy the Property You Claim as Exempt			
1. Which set of ex	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.	
You are clai	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	ty you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2015 Volkswagen Jetta with over	9.950	- 0.540	735 ILCS 5/12-1001(c)
description:	47,000 miles	\$_8,850	\$ _ 3,512	735 ILCS 5/12-1001(b)
Line from	00		100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief description:	2015 Kia Optima with over 36,000 miles	_{\$} 11,400	s 2,400	735 ILCS 5/12-1001(c)
description.	Times	Ψ	Ψ	
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
			any applicable statutory limit	705 00 5/40 4004//)
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	_{\$} 1,500	\$ 1,500	735 ILCS 5/12-1001(b)
		·		
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief	Flat screen TV, computer, printer,		, , , , , , , , , , , , , , , , , ,	735 ILCS 5/12-1001(b)
description:	music collection, cell phone	\$_ 750	\$750	
Line from			100% of fair market value, up to	
Schedule A/B:	07		any applicable statutory limit	
	W0.4400			
Official Form 1060	Record # 764192	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Middle Name

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Additional Page Part 2: Current value of the Amount of the exemption you claim Brief description of the property and line on Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(a),(e) Brief Everyday clothes, shoes, \$ 250 description: accessories \$ 250 I ine from 100% of fair market value, up to 11 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a),(e) Brief Everyday jewelry, costume \$ 400 400 jewelry, engagement rings, wedding description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit Brief books, CDs, DVDs & Family 735 ILCS 5/12-1001(a) **\$** 150 \$ 150 Photos description: 100% of fair market value, up to Line from 14 Schedule A/B: any applicable statutory limit Brief Checking Account, Chase 735 ILCS 5/12-1001(b) \$ 300 description: 100% of fair market value, up to Line from 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Checking Account, Citibank Brief 600 600 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 Brief 401(k) or similar plan, Cook County Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 Brief Pension plan, Cook County Unknown description: Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit Brief Anticipated 2017 Federal Tax 735 ILCS 5/12-1001(g)(1)(2)(3) 4,500 4,500 description: Refund 735 ILCS 5/12-1001(b) Line from 100% of fair market value, up to 28 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 764192 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this i	Caco 19		1 Filed 04/20/19		18 11:00:31	Desc Main	
	mormation to ident	my your case.		9 of 77			
Debtor 1	Ezra	Ben	Israel				
	First Name Carolyn	Middle Name	Last Name Jones				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	s Bankruptcy Court for	the : <u>NORTHERN</u>	District of <u>ILLINOIS</u> (State)			Па	
Case Numbe	er					Check if this	
						amended fil	ing
<u> Jfficial F</u>	<u>form 106D</u>						
			Claims Secured by P				12/1
			ied people are filing together, both onal Page, fill it out, number the er			ny	
dditional page	es, write your name	e and case number (if known).				
		s secured by your pro					
No. C	heck this box and s	ubmit this form to the	court with your other schedules. Yo	u have nothing else to repo	ort on this form.		
Yes. F	ill in all of the inform	nation below.					
Boot de	List All Secured Cla	ims					
Part 1:					Column A	Column A	Column C
			n one secured claim, list the creditor	•	Amount of claim	Value of collateral	Unsecured
		•	rticular claim, list the other creditors I order according to the creditors na		Do not deduct the	that supports this claim	portion If any
As much	as possible, list tile	ciairis iii aipriabetica	Torder according to the creditors ha	ilic.	value of collateral	Ciaiiii	ii aiiy
2.1 Americ	can Credit Accept		Describe the property that secure	es the claim:	\$ 5,338.00	\$ <u>8,850.00</u>	\$ <u>0.00</u>
Creditor's	Name Main St		2015 Volkswagen Jetta with ove	r 47,000 miles			
Number	Street						
			As of the date you file, the claim i	s: Check all that apply			
			Contingent	o. Chook all that apply.			
Sparta City	nburg	SC 29302 State Zip Code	Unliquidated				
City		State Zip Code	Disputed				
	s the debt? Check or	ne.	Nature of Lien. Check all that apply				
Debtor	•		An agreement you made (such as car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	t one of the debtors ar	nd another	Judgment lien from a lawsuit	,			
Chask	r if this slaim valates	140.0	Other (including a right to offset)				
	cif this claim relates nunity debt	s to a					
Date Deb	t was incurred	2017-08-10	Last 4 digits of account number	<u> 1001 </u>			
2.2 Onema	ain		Describe the property that secure	es the claim:	\$ <u>10,947.00</u>	\$ <u>8,920.00</u>	\$ <u>2,027.00</u>
Creditor's			2008 Harley-Davidson FLHTCU	Ultra Classic Electra			
Po Box Number	Street		G with over 7,000 miles				
110111201	0.000		As of the date you file, the claim i	s. Check all that apply			
			Contingent	S. Check all that apply.			
Evans	ville	IN 47706	Unliquidated				
City		State Zip Code	Disputed				
_	s the debt? Check or	ne.	Nature of Lien. Check all that apply				
	· 1 only · 2 only		An agreement you made (such as	s mortgage or secured			
=	1 and Debtor 2 only		car loan) Statutory lien (such as tax lien, m	echanic's lien)			
=	et one of the debtors ar	nd another	Judgment lien from a lawsuit				
— —	. In also		Other (including a right to offset)				
	cif this claim relates nunity debt	в то а					
	-	2017-2017	Last 4 digits of account number	6545			
Add the	dollar value of you	r entries in Column A	A on this page. Write that number	here:	\$ <u>16,285.00</u>		

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Debtor 1 Ezra Ben Degument Page 20 of 77 Case Number (if known)

	Additional Page		Column A	Column A	Column C
Pa	After Isiting any entries on this page, n by 2.4, and so forth.	umber them beginning with 2.3, followed	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.3	Santander Consumer USA	Describe the property that secures the claim:	\$ 12,835.00	\$ <u>11,400.00</u>	\$ <u>1,435.00</u>
	Creditor's Name Po Box 961245	2015 Kia Optima with over 36,000 miles			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	Ft Worth TX 76161	☐Contingent☐Unliquidated			
	City State Zip Code	Disputed			
,	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date Debt was incurred2018-01-27	Last 4 digits of account number1000			
2.4	Wells Fargo Home Mortgage, Inc	Describe the property that secures the claim:	\$_103,810.00	\$ 76,134.00	\$ <u>27,676.0</u> 0
	Creditor's Name PO Box 10335	21540 Jeffrey Ave Sauk Village IL 60411			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Des Moines IA 50306	Unliquidated			
	City State Zip Code	Disputed			
,	Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
	Debtor 1 only	An agreement you made (such as mortgage or secured			
	Debtor 2 only	car loan)			
	Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date Debt was incurred	Last 4 digits of account number			
	List Others to Be Notified for a Baht The	4 V Al			

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Caco 19 1257	5 Doc 1	Eilad 04/20/19	Entered 04/30/18 11:00:31	Desc Main
Fill in this ir	nformation to identify your o	case:		1 of 77	Bood Main
	Гато	Don	lorgol		
Debtor 1	Ezra First Name	Ben Middle Name	Israel Last Name		
Debtor 2	Carolyn	widdle Name	Jones		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the : <u>NC</u>	DRTHERN District	of <u>ILLINOIS</u> (State)		
Case Numbe	r				Check if this is an
(If known)					amended filing
Official F	orm 106E/F				
Sabadula	E/F: Creditors W	lba Hayra II	nacoured Claims		12/15
ist the other p \(\lambda\) Property (reditors with parts on the copy to the copy to the copy of any adding the copy of adding the copy of any adding the copy of adding the cop	party to any executory contr Official Form 106A/B) and o partially secured claims that	acts or unexpired on Schedule G: E. t are listed in Sch number the entri ne and case num	I leases that could result in xecutory Contracts and Une redule D: Creditors Who Haves in the boxes on the left. A	as and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on Scheexpired Leases (Official Form 106G). Do not indexe Claims Secured by Property. If more space Attach the Continuation Page to this page. On the	dule clude any is
Part 1:					
1. Do any cre	editors have priority unsecu	red claims agains	st you?		
No. Go	o to Part 2.				
Yes.					
each claim nonpriority unsecured	listed, identify what type of camounts. As much as possible	claim it is. If a clair ble, list the claims on Page of Part 1	n has both priority and nonpr in alphabetical order accordi . If more than one creditor ho	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ng to the creditor's name. If you have more than olds a particular claim, list the other creditors in P uction booklet.)	n priority and two priority
, ,	, ,,			, Total claim	Priority Nonpriority
					amount amount
Part 2:	List All of Your NONPRIORITY	/ Unsecured Claim	s		
3. Do any cre	editors have nonpriority uns	ecured claims ag	ainst you?		
No. Yo	ou have nothing to report in the	nis part. Submit tl	nis form to the court with your	r other schedules.	
4. List all of y	our nonpriority unsecured	claims in the alpl	nabetical order of the credite	or who holds each claim. If a creditor has more	than one
included in		ditor holds a partic		listed, identify what type of claim it is. Do not list itors in Part 3.If you have more than three nonpri	-
	ū				Total claim
4.1	ecurity Services	Las	st 4 digits of account number		\$ <u>113.00</u>
Creditor's 2250 W	Name /. Pinehurst Blvd.	Wh	en was the debt incurred?	2017	
Number	Street				
		As	of the date you file, the claim	is: Check all that apply.	
			Contingent	,	
		0101-6100	Unliquidated		
Addisor					
City	State Zi s the debt? Check one.	ip Code	Disputed		
City	s the debt? Check one.	D Code	Disputed		
City Who owes	s the debt? Check one. 1 only		Disputed Dis	ed claim:	
City Who owes Debtor	s the debt? Check one. 1 only			ed claim:	
City Who owes Debtor Debtor	s the debt? Check one. 1 only 2 only		pe of NONPRIORITY unsecure		
Who owes Debtor Debtor At lease	s the debt? Check one. 1 only 2 only 1 and Debtor 2 only		pe of NONPRIORITY unsecure Student loans.	ration agreement or divorce	
City Who owes Debtor Debtor At leas: Check	s the debt? Check one. 1 only 2 only 1 and Debtor 2 only t one of the debtors and another if this claim relates to a unity debt		pe of NONPRIORITY unsecure Student loans. Obligations arising out of a sepa	ration agreement or divorce v claims	
City Who owes Debtor Debtor At leas: Check	s the debt? Check one. 1 only 2 only 1 and Debtor 2 only t one of the debtors and another if this claim relates to a		be of NONPRIORITY unsecure Student loans. Obligations arising out of a sepa that you did not report as priority	ration agreement or divorce v claims	

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Po Box 10328	When was the debt incurred? 2006-2016
Number Street	
	As of the date you file, the claim is: Check all that apply.
Des Moines IA 50306	Contingent
City State Zip Code	Unliquidated
Who owes the debt? Check one.	Disputed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	
No	Other. Specify
Yes	Other. Specify
	Last 4 digits of account number NULL \$2,076.00
4.3 AWEX Creditor's Name	Last 4 digits of account number
Po Box 297871	When was the debt incurred? 2015-2018
Number Street	
- Names	
	As of the date you file, the claim is: Check all that apply.
Fort Lauderdale FL 33329	Contingent
City State Zip Code	Unliquidated
Who owes the debt? Check one.	Disputed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	that you did not report as priority claims
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts
No	Other. Specify Credit Card or Credit Use
Yes	Other. Specify
Argan Cradit I I C	Last 4 digits of account number
Argon Credit LLC Creditor's Name	Last 4 digits of account number
PO Box 6211	When was the debt incurred? 2017
Number Street	
	As of the date you file, the claim is: Check all that apply.
Carol Stream IL 60197	Contingent
City State Zip Code	Unliquidated
Who owes the debt? Check one.	Disputed
Debtor 1 only	
Debtor 2 only	Type of NONPRIORITY unsecured claim:
Debtor 1 and Debtor 2 only	Student loans.
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
Check if this claim relates to a	that you did not report as priority claims
community debt	Debts to pension or profit-sharing plans, and other similar debts
Is the claim subject to offest?	
No	Other. Specify Personal Loan
□ ves	Onto: Opening - Greening Lean.

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\$ 1,348.00 2006-2018 Po Box 8803 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19899 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes 4.10 BSI Financial Services \$ 0.00 4646 Last 4 digits of account number Creditor's Name 2006-2017 314 S Franklin St When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Titusville 16354 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes

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Case Number (if known) Dogument Ezra Ben Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.11	Capital One	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name		
	26525 N Riverwoods Blvd	When was the debt incurred? 2015-2017	
	Number Street		
		A a of the date way file the plains in Charle all that souls	
		As of the date you file, the claim is: Check all that apply.	
	Mottouro II 60045	Contingent	
	Mettawa IL 60045	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.12	Capital One Retail Services	Last 4 digits of account number	\$ _3,509.00
	Creditor's Name		
	PO Box 71106	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Charlotte NC 28272	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.13	Capitalone	Last 4 digits of account number NULL	\$ <u>549.00</u>
<u> </u>	Creditor's Name	-	
	15000 Capital One Dr	When was the debt incurred? 2015-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Disharand NA 00000	Contingent	
	Richmond VA 23238	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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4.14	Last 4 digits of account number	▼
Creditor's Name	When was the debt incurred? 2016-2018	
Po Box 30253	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Salt Lake City UT 84130	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	NI II I	• 63F 00
4.15 Capitalone	Last 4 digits of account numberNULL	\$ <u>635.00</u>
Creditor's Name	When was the debt incurred? 2005-2018	
15000 Capital One Dr	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
B: 1	Contingent	
Richmond VA 23238	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Turns of NONDBIODITY unreserved alaims	
 	Type of NONPRIORITY unsecured claim: Student loans.	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other, Specify Credit Card or Credit Use	
Yes	Other. Specify Credit Card or Credit Use	
Conitolone	Last 4 digits of account number NULL	\$ 1,002.00
4.10	Last 4 digits of account number NULL	\$ <u>1,002.00</u>
Creditor's Name Po Box 26625	When was the debt incurred? 2011-2017	
Number Street		
- Nambor State		
	As of the date you file, the claim is: Check all that apply.	
Richmond VA 23261	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Tyes	Other. Opening	

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Case Number (if known) Dogument Ezra Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.17 Carsons/Comenity Bank **\$** 965.00 Last 4 digits of account number _

	Creditor's Name		
	PO Box 182789	When was the debt incurred? 2017	
	Number Street	_	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.18	CBNA	Last 4 digits of account number NULL \$1	,182.00
0	Creditor's Name		
	50 Northwest Point Road	When was the debt incurred? 2016-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	File Crove Village II 60007	Contingent	
	Elk Grove Village IL 60007	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
		T (NAME TO A)	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.19	CBNA	Last 4 digits of account number NULL \$_1	,422.00
	Creditor's Name		
	Po Box 6497	When was the debt incurred? 2016-2018	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Over 1% Overal are Over 1% Library	
	■ No □	Other. Specify Credit Card or Credit Use	
	Yes		

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After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.		
4.20	Chase Bank	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	When was the debt incurred? 2017	
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19850	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l B	No	Out on the Credit Card or Credit Llea	
	Yes	Other. Specify Credit Card or Credit Use	
4.21	Chase CARD	Last 4 digits of account number NULL	\$ 1,681.00
4.21	Creditor's Name		
	Po Box 15298	When was the debt incurred? 2006-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
İ	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
<u> </u>	Yes		. 0.457.00
4.22	Check 'n Go of Illinois, Inc.	Last 4 digits of account number	\$ <u>2,157.00</u>
	Creditor's Name 18300 S. Halsted, Ste. D	When was the debt incurred? 2017	
	Number Street		
		As of the date you file the claim is: Check all that sb.	
		As of the date you file, the claim is: Check all that apply.	
	Glenwood IL 60425	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	E Servis to perision or profite-straining plants, and outer similar debts	
	No	Other. Specify PayDay Loan	
	Yes		

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9441 W 144th Place	When was the debt incurred? 2010	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Orland Park IL 60462	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a		
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes		
4 24 CITI	Last 4 digits of account number NULL \$967.	00
4.24	Last 4 digits of account number NULL \$_967.	
Creditor's Name	When was the debt incurred? 2010-2017	
Po Box 6241	When was the debt incurred?	
Number Street		
	As of the date was file the above to the Control of	
	As of the date you file, the claim is: Check all that apply.	
0. 5 "	☐ Contingent	
Sioux Falls SD 57117	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
=	Other: Specify Great Card of Great Use	
Yes		
4.25 Citimortgage INC	Last 4 digits of account number 4646 \$ 0.00	<u> </u>
Creditor's Name		
Po Box 9438	When was the debt incurred? 2006-2015	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Gaithersburg MD 20898		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
	-	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	- · · · · · · · · · · · · · · · · · · ·	

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4.26	Comcast	Last 4 digits of account number7949	\$ <u>184.00</u>
	Creditor's Name	0047 0040	
	10550 Deerwood Park Blvd	When was the debt incurred? 2017-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jacksonville FL 32256	Unliquidated	
١.,	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l is	s the claim subject to offest? No		
	=	Other. Specify Collecting for Creditor	
Щ.	Yes	All II I	÷ F00 00
4.27	Comenitybank/Victoria	Last 4 digits of account numberNULL	\$ <u>562.00</u>
	Creditor's Name	When was the debt incurred? 2011-2018	
	Po Box 182789	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oct 40040	Contingent	
	Columbus OH 43218	Unliquidated	
l v	City State Zip Code Who owes the debt? Check one.	Disputed	
Г	Debtor 1 only	_	
l	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	bests to pension of prone-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
ĺ	Yes	Outer, opening	
4.28	Commonwealth Edison	Last 4 digits of account number	\$ 800.00
7.20	Creditor's Name		-
	3 Lincoln Center 4th Floor	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oakbrook Terrace IL 60181	Contingent	
	City State Zip Code	Unliquidated	
<u>v</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l is	s the claim subject to offest?		
	No	Other. SpecifyUtility Bills/Cellular Service	
L	Yes		

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Creditor's Name	0040 0040			
Po Box 98875	When was the debt incurred? 2016-2018			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
Las Vegas NV 89193	Contingent			
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Student loans.			
Debtor 1 and Debtor 2 only				
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
Check if this claim relates to a	that you did not report as priority claims			
community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is the claim subject to offest?				
No	Other. Specify Credit Card or Credit Use			
Yes				
.30 Credit ONE BANK NA	Last 4 digits of account number NULL	\$ <u>1,086.00</u>		
Creditor's Name	2015 2010			
Po Box 98875	When was the debt incurred? 2015-2018			
Number Street				
	As of the date you file, the claim is: Check all that apply.			
Las Vegas NV 89193	Contingent			
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans.			
	Obligations arising out of a separation agreement or divorce			
At least one of the debtors and another	_			
Check if this claim relates to a	that you did not report as priority claims			
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
No				
	Other. SpecifyCredit Card or Credit Use			
∐Yes		10.055.00		
Danny Huang	Last 4 digits of account number	\$ <u>12,255.00</u>		
Creditor's Name	When was the debt incurred? 2012			
2190 Gladstone Court	When was the debt incurred?			
Number Street				
Suite A	As of the date you file, the claim is: Check all that apply.			
	Contingent			
Glendale Heights IL 60139				
City State Zip Code	Unliquidated			
Who owes the debt? Check one.	Disputed			
Debtor 1 only				
Debtor 2 only	Type of NONPRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only	Student loans.			
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
=	that you did not report as priority claims			
Check if this claim relates to a community debt				
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
No	Housing/Pontal/Loggs			
	Other. Specify Housing/Rental/Lease			
Yes				

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	reginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	DirecTV	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name PO Box 78626 Number Street	When was the debt incurred? 2017	
		As of the date you file, the claim is: Check all that apply.	
	Phoenix AZ 85062	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.33	FED LOAN SERV	Last 4 digits of account number 0001	\$ <u>3,324.00</u>
	Creditor's Name	When was the debt incurred? 1993-2018	
	Po Box 60610	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	non-dischargeable debts including student loans, and other educational debts. You may owe more
	Check if this claim relates to a	that you did not report as priority claims	after the case is over than you did before filing.
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
li	No	Поио	
	Yes	Other. Specify	
4.34	First Premier BANK	Last 4 digits of account number NULL	\$ <u>923.00</u>
	Creditor's Name	When was the debt incurred? 2017-2018	
	601 S Minnesota Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57104	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest? No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Credit Gard of Gredit Use	

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4.35	First Premier BANK	Last 4 digits of account number NULL	\$ 953.00
	Creditor's Name		
	601 S Minnesota Ave	When was the debt incurred? 2015-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sioux Falls SD 57104	Unliquidated	
	City State Zip Code	Disputed	
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Г	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.	
F	=	Obligations arising out of a separation agreement or divorce	
Ļ	At least one of the debtors and another	— • • • • • • • • • • • • • • • • • • •	
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	<u> </u>	
4 26	Jared-Galleria/Genesis	Last 4 digits of account number NULL	\$ 7,763.00
4.36	Creditor's Name		T
	15220 Nw Greenbrier, Ste	When was the debt incurred? 2015-2018	
		When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Beaverton OR 97006		
	City State Zip Code	Unliquidated	
٧	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Turns of NONDDIODITY unaccounted alaims	
<u> </u>	=	Type of NONPRIORITY unsecured claim: □ .	
L	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Г	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
Ī	Yes	Other. Specify	
		NIIII	# 43E UU
4.37	Kohls/Capone	Last 4 digits of account number NULL	<u>\$436.00</u>
	Creditor's Name	When was the debt incurred? 2015-2018	
	N56 W 17000 Ridgewood Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Menomonee Falls WI 53051	Contingent	
		Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
i	Debtor 1 only	_	
	=		
Ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
Γ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
L	community debt	Debts to pension or profit-sharing plans, and other similar debts	
la	s the claim subject to offest?	Doors to pension or profit-smaring plans, and other similar debts	
ı,	No	Overally Operation Overally Heav	
ļ .	₹	Other. Specify Credit Card or Credit Use	
L	Yes		

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Case Number (if known) Dogument Ezra Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.38 Kohls/Capone **\$** 1,768.00 Last 4 digits of account number _____NULL

	Creditor's Name		
1	N56 W 17000 Ridgewood Dr	When was the debt incurred? 2009-2018	
1	Number Street		
		As of the date you file, the claim is: Check all that apply.	
-		Contingent	
1	Menomonee Falls WI 53051		
-	City State Zip Code	Unliquidated	
	no owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
╵┌	Debtor 1 and Debtor 2 only	Student loans.	
ΙĦ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ᅵ 片		that you did not report as priority claims	
⊔	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls t	the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
_ =	Yes	Other. Specify	
-	Lifetime Fitness	Last A divide of account numbers	\$ 156.00
4.39	· · · · · · · · · · · · · · · · · · ·	Last 4 digits of account number	<u> </u>
	Creditor's Name 2902 Corporate Place	When was the debt incurred? 2018	
_	Number Street		
'	Number Street		
-		As of the date you file, the claim is: Check all that apply.	
	Ohankassa MAN 55247	Contingent	
-	Chanhassen MN 55317	Unliquidated	
	City State Zip Code no owes the debt? Check one.	Disputed	
_	Debtor 1 only		
_ =	i '	T (NONDRIADITY	
_ =	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
H	Debtor 1 and Debtor 2 only	Student loans.	
│	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest? I…	_	
_ =	No	Other. SpecifyMedical/Dental Services	
	Yes		
4.40	McCarth, Burgess & Wolfe	Last 4 digits of account number	\$ 3,005.00
	Creditor's Name	When was the debt incurred? 2017	
_	26000 Cannon Road	When was the debt incurred? 2017	
1	Number Street		
_		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cleveland OH 44146	Unliquidated	
	City State Zip Code	Disputed	
_	no owes the debt? Check one.	⊔ '	
_	Debtor 1 only		
_ =	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
_ =	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest?		
	No	Other. Specify	
	Yes	_	

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Case Number (if known) Dogument Ezra Ben Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.41	Mcydsnb	Last 4 digits of account number	NULL	\$ <u>480.00</u>
	Creditor's Name		0045 0040	
	Po Box 8218	When was the debt incurred?	2015-2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Mason OH 45040	Unliquidated		
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed		
l ì	Debtor 1 only			
	=	- ()(0)(0)(0)(0)		
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.	and the state of t	
!	At least one of the debtors and another	Obligations arising out of a separation	•	
	Check if this claim relates to a	that you did not report as priority cla		
l ,	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
l i	No	Other, Specify Credit Card or C	`redit I lee	
l i	Yes	Other. Specify Credit Card or C	neuit Ose	
4.42	Mcydsnb	Last 4 digits of account number	NULL	\$ 1,006.00
4.42	Creditor's Name			¥
	Po Box 8218	When was the debt incurred?	2006-2017	
	Number Street			
		As of the date you file the claim is:	Check all that apply	
		As of the date you file, the claim is:	Спеск ан так арргу.	
	Mason OH 45040	Contingent		
	City State Zip Code	Unliquidated		
!	Who owes the debt? Check one.	Disputed		
[Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
[Debtor 1 and Debtor 2 only	Student loans.		
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claim	ims	
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
l ¦	s the claim subject to offest?	<u></u>		
	No T.	Other. Specify Credit Card or C	Credit Use	
<u> </u>	Yes			↑ 500.00
4.43	Nicor Gas	Last 4 digits of account number		\$ <u>500.00</u>
	Creditor's Name PO Box 549	When was the debt incurred?	2017	
	Number Street	When was the dest meaned:		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Aurora IL 60507	Contingent		
	City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
[Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
ĺ	Debtor 1 and Debtor 2 only	Student loans.		
j	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority cla	ims	
'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Utility Bills/Cellu	lar Service	
1	Yes			

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Second National Rank Leaf 4 digits of account number 2017	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim				
Act of the date your file, the claim is: Check all first apply Contingent Unrequisited Disputed	4.44	Old Second National Bank	Last 4 digits of account number	\$ 1,000.00	
Aurora L 00507 City Glave Gar Cope Contegent Contege			2017		
Autrora IL			When was the debt incurred?		
Autora II. 6557 City State 2p Costs Who owes the debt? Check one. Cost City State 2p Costs Cost City State 2p Costs 2p Costs Cost City State 2p Costs		Number Street			
Aurora IL 60507			As of the date you file, the claim is: Check all that apply.		
Coly State: Zp Costs Who owes the debt? Check one. Disputed		A	Contingent		
Displace Displace of to roly Displace			Unliquidated		
Debtor 2 and Debtor 2 and y Debtor 1 and Debtor 2 and y Debtor 2 and y a			Disputed		
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 3 only Debtor 4 only Debtor 5 on		Debtor 1 only			
All least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest? Check if this claim relates to a community debt is the claim subject to offest? Check if this claim relates to a community debt is the claim subject to offest? Check if the claim subject to offest? Check if the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if the claim is check at the claim is check at the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if this claim relates to a community debt is the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if the claim is check at the claim subject to offest? Check if the claim is check at the claim is check		Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Check it this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check of this claim relates to a community debt Check if this claim relates to a community d		Debtor 1 and Debtor 2 only	Student loans.		
community debt Section of the state of the debt of the state of the		At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
to the claim subject to offest? No Personal Finance Co Last 4 digits of account number \$.79.00		Check if this claim relates to a	that you did not report as priority claims		
No			Debts to pension or profit-sharing plans, and other similar debts		
Personal Finance Co					
Act Personal Finance Co		=	Other. Specify Credit Card or Credit Use		
Creditor's Name 19065 Hickory Creek Dr Namber Street Suite 300 Mokena IL 60448 City State 2ip Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only As of the date you file, the claim is: Check all that apply. Cortingent Uniquidated Disputed Disputed Type of NONPRIORITY unsecured claim: Student loans. Check off this claim relates to a community debt she claim subject to offest? Nor Street As of the date you file, the claim is: Check all that apply. Cortingent Uniquidated Disputed Disputed Type of NONPRIORITY unsecured claim: Student loans. Check off this claim relates to a community debt she claim subject to offest? Nor Creditor's Name 8211 Town Center Dr Number Street As of the date you file, the claim is: Check all that apply. Cother: Specify Who was the debt incurred? 2017-2018 As of the date you file, the claim is: Check all that apply. Cother: Specify Who was the debt incurred? 2017-2018 As of the date you file, the claim is: Check all that apply. Cortingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Cortingent Uniquidated Disputed Type of NoNPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only As of the date you file, the claim is: Check all that apply. Cortingent Uniquidated Disputed Type of NoNPRIORITY unsecured claim: Student loans. Debts to pension or profit-sharing plans, and other similar debts Type of NoNPRIORITY unsecured claim: Debts to pension or profit-sharing plans, and other similar debts					
19065 Hickory Creek Dr Number Street Suite 300 As of the date you file, the claim is: Check all that apply. Confingent Unliquidated Disputed Disput	4.45		Last 4 digits of account number	\$ 79.00	
Number Street Suite 300 Mokena IL 60448 City State 2p Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Coestions Name State 2p Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Coestions Name State 2p Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Coestions Name State 2p Code Who owes the debt? Check one. Debtor 2 only State 2p Code Who owes the debt? Check one. Debtor 2 only State 2p Code Who owes the debt? Check one. Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 4 only Coestions Name State 2p Code Who owes the debtr only Check one. Debtor 2 only Type of NONPRIORITY unsecured claim: State 1 only State 2p Code Who owes the debtr only Check one. Debtor 2 only Type of NONPRIORITY Unsecured claim: State 1 only State 2p Code Who owes the debtr only Check one. Debtor 2 only Type of NONPRIORITY Unsecured claim: State 1 only State 2p Code Who owes the debtr on an another Check if this claim relates to a community debt State 2p Code Who owes the debtr of the debtors and another Check if this claim relates to a community debt State 2p Code Who owes the debtr of the debtors and another Check if this claim relates to a community debt State 2p Code Who owes the debtr of the debtror and another Check if this claim relates to a community debt State 2p Code Who owes the debtr of the debtror and another Check if this claim relates to a community debt State 2p Code Who owes the debtr of the debtror and another Check if this claim relates to a community debt State 2p Code Who owes the debtr of the debtror and another Check if this claim relates to a community debt State 2p Code Who owes the debtr of the debtror and another Check if this claim relates to a community debt State 2p Code Who owes the debtr of the debtror and a			When was the debt insurred 2 2017		
Suite 300			Wileli was the dept incurred:		
Mokena L 60448 Contingent Uniquidated Disputed					
Mokena IL 60448 City State Zip Code Who owes the debt? Check one. Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 4 that 9 only Debtor 4 that 9 only Debtor 4 that 9 only Debtor 5 only Debtor 6 that 9 only Debtor 6 that 9 only Debtor 1 and Debtor 8 only Debtor 1 and Debtor 8 only Debtor 9 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only 10		Suite 300			
City State Zip Code Disputed Disputed		Mokena II 60448			
Who owes the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Baltimore City State Zip Code Who owes the debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 state Zip Code Non Debtor 4 specify Student loans. Dobligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 2 only Debtor 2 only Debtor 1 onlog Debtor 1 and Debtor 2 only Debtor 1 onlog Debtor 2 only Debtor 2 only Debtor 3 claim relates to a community debt Is the claim subject to offest? Non Debtor 2 onlog Debtor 2 onlog Debtor 3 claim relates to a community debt Debtor 4 onlog Debtor 5 claim relates to a community debt Debtor 5 claim relates to a community debt Debtor 5 centers and on the debtors and another Debtor 4 confirms and on the relation say and other similar debts Debtor 4 claim subject to offest? Non Debtor 5 cnex 4 digits of account number					
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Debtor 1 and Debtor 2 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 only Debtor 2 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 1 only Debtor 6 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 NOPRIORITY unsecured claim: Debts 1 opension or profit-sharing plans, and other similar debts Debts 1 opension or profit-sharing plans, and other similar debts			Disputed		
Debtor 1 and Debtor 2 only		Debtor 1 only			
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes Ceditor's Name 8211 Town Center Dr Number Street Baltimore MD 21236 City State Zip Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify When was the debt incurred? 3315 St. 1,163.00 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts		Debtor 1 and Debtor 2 only	Student loans.		
Debts to pension or profit-sharing plans, and other similar debts S the claim subject to offest? No		At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
Is the claim subject to offest? No Ves		Check if this claim relates to a			
No Yes Other. Specify			Debts to pension or profit-sharing plans, and other similar debts		
Yes Cirel Specify State Street			_		
A46 PERSONAL FINANCE/Marin Last 4 digits of account number 3315 \$1,163.00		=	Other. Specify		
Creditor's Name 8211 Town Center Dr Number Street As of the date you file, the claim is: Check all that apply.	4 15		Last 4 digits of account number 3315	\$ 1 163 00	
Street S	4.46		Last 4 digits of account number	Ψ 1,100.00	
Baltimore MD 21236 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify			When was the debt incurred? 2017-2018		
Baltimore MD 21236 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify		Number Street			
Baltimore MD 21236 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify			As of the date you file, the claim is: Check all that apply		
Baltimore MD 21236 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Is the claim subject to offest? No Other. Specify Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts					
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Debtor 1 and Debtor 3 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Is the claim subject to offest? No Other. Specify Other. Specify		Baltimore MD 21236			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify					
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify			Disputed		
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify		= '			
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify		=			
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify					
community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify					
Is the claim subject to offest? No Other. Specify					
No Other. Specify			Depres to beneath or brout-arguing brane, and other autility representations		
Yes			Other Specify		
		Yes	S. 10.1. Option 7		

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101 Hodencamp Na Ote 120		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Thousand Oaks CA 91360	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Collecting for Creditor	
Yes	Other, opening	
4.48 RISE CREDIT OF ILLINOIS LLC D/	Last 4 digits of account number 6434	\$ 2,654.00
Creditor's Name	East 4 digits of account number	
327 W 4Th Ave	When was the debt incurred? 2017-2018	
Number Street		
- Namber Cases		
	As of the date you file, the claim is: Check all that apply.	
Hutchinson KS 67501	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
	Time of NONDRIORITY improving a lating	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u>_</u>	
No	Other. Specify Unknown Credit Extension	
Yes		
4.49 Rogers & Hollands Jewelers	Last 4 digits of account number	\$ <u>1,876.94</u>
Creditor's Name		
135 S. LaSalle, Ste. 8019	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60674	Unliquidated	
City State Zip Code	☐ Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify	
Yes		

Official Form 106E/F

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.50	Sears/Citibank	Last 4 digits of account number	\$ <u>3,764.00</u>
	Creditor's Name PO Box 6189	When was the debt incurred? 2003	
	Number Street	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
li	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
l	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	□	
	No	Other. Specify Credit Card or Credit Use	
	Yes	<u> </u>	
4.51	Sprint	Last 4 digits of account number 3522	\$_2,360.00
	Creditor's Name	2017 2017	
	10550 Deerwood Park Blvd	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Jacksonville FL 32256	Unliquidated	
١.,	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Collecting for Craditor	
l	Yes	Other. Specify Collecting for Creditor	
4.50	Syncb HOME	Last 4 digits of account numberNULL	\$ 1,386.00
4.52	Creditor's Name	Lust 4 digits of decount number	¥
	Po Box 965036	When was the debt incurred? 2016-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	☐ Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	■No ¬	Other. Specify Credit Card or Credit Use	
1	Yes		

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Debtor 1	Ezra	Ben		ପ୍ଲୁପ୍ଲument	Page 39 of 77 Case Number (if known)	
	First Name	Middle Name		Last Name		

Part 24 Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.53	Syncb/JCP	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name		
	Po Box 965007	When was the debt incurred? 2015-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code	☐ Disputed	
!	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
١ '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.54	Syncb/OLD NAVY	Last 4 digits of account number NULL	<u>\$_325.00</u>
	Creditor's Name		
	Po Box 965005	When was the debt incurred? 2016-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
	City State Zip Code	Unliquidated	
١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans.	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
' ا	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	beste to periodic or profit ordering plants, and other ordering and debte	
	No	Other. Specify Credit Card or Credit Use	
l	Yes	Other. Opening	
1 55	Syncb/SCORE REWARDS	Last 4 digits of account number NULL	\$ 838.00
4.55	Creditor's Name		T
	Po Box 965005	When was the debt incurred? 2016-2018	
	Number Street		
		A 40 14 19 10 11 11 11 11 11 11 11 11 11 11 11 11	
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
i	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans.	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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Creditor's Name	2015 2010	
Po Box 965005	When was the debt incurred? 2015-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Orlando FL 32896	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Student loans.	
Debtor 1 and Debtor 2 only		
☐ At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Tay Cradit Card or Cradit Llag	
Yes	Other. Specify Credit Card or Credit Use	
Cynob (Malmort	Last 4 digits of account number NULL	\$ 919.00
4.57 Synco/warnart Creditor's Name	Last 4 digits of account number NULL	φ <u>υ 10.00</u>
Po Box 965024	When was the debt incurred? 2015-2018	
Number Street		
- Namber Cases		
	As of the date you file, the claim is: Check all that apply.	
Orlando FL 32896	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	-	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.58 Synchrony BANK	Last 4 digits of account number 0527	\$ <u>390.00</u>
Creditor's Name	2047 2040	
120 Corporate Blvd Ste 1	When was the debt incurred? 2017-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Norfolk VA 23502	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only	- (NO)-PION-TV	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
community debt Is the claim subject to offest? No		

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4.59	Synchrony BANK	Last 4 digits of account number	5864	\$ <u>5,780.00</u>
	Creditor's Name		2017-2018	
	2365 Northside Dr Ste 30	When was the debt incurred?	2017-2010	
	Number Street			
		As of the date you file, the claim is: Che	eck all that apply.	
	San Diego CA 92108	Contingent		
	City State Zip Code	Unliquidated		
١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured claim	n:	
[Debtor 1 and Debtor 2 only	Student loans.		
[At least one of the debtors and another	Obligations arising out of a separation a	greement or divorce	
[Check if this claim relates to a	that you did not report as priority claims		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans,	, and other similar debts	
i	No	Other, Specify Unknown Credit Ex	vtonoion	
i	Yes	Other. Specify Unknown Credit Ex	tterision .	
4.60	T Mobile USA INC	Last 4 digits of account number	1788	\$ 4,654.00
4.00	Creditor's Name			
	Po Box 64378	When was the debt incurred?	2017-2018	
	Number Street			
		As of the date you file, the claim is: Che	eck all that apply.	
		Contingent		
	Saint Paul MN 55164	Unliquidated		
١	City State Zip Code Who owes the debt? Check one.	Disputed		
[Debtor 1 only	_		
i	Debtor 2 only	Type of NONPRIORITY unsecured clain	n:	
Ī	Debtor 1 and Debtor 2 only	Student loans.		
Ī	At least one of the debtors and another	Obligations arising out of a separation a	agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans,	, and other similar debts	
ļ	s the claim subject to offest?			
ľ	No Yes	Other. Specify Collecting for Credi	itor	
	Tru Green - Chemlawn	Last 4 digita of account number		\$ 127.00
4.61	Creditor's Name	Last 4 digits of account number		Ψ_127.00
	1349 Division St.	When was the debt incurred?	2018	
	Number Street			
		As of the date you file, the claim is: Che	eck all that apply.	
		Contingent		
	Plainfield IL 60544	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
ì	Debtor 1 only	_		
i	Debtor 2 only	Type of NONPRIORITY unsecured clain	m·	
i	Debtor 1 and Debtor 2 only	Student loans.		
i	At least one of the debtors and another	Obligations arising out of a separation a	agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans,		
ļ.	s the claim subject to offest?			
	No	Other. Specify Debt Owed		
	Yes			

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SEANK Last 4 digits of account number NULL \$.794.00	After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
As of the date your file, the claim is: Check all that apply	4.62	US BANK	Last 4 digits of account number NULL	\$ 794.00
Fargo ND 58125 Order great Order g			2016-2018	
Fargo ND 58125 Fargo ND 58126 Contingent Contingent			When was the debt incurred?	
Fargo ND 58125 Clay State 726 Casts Who owes the debt? Check one. Debter 1 only		Number Street		
Fargo			As of the date you file, the claim is: Check all that apply.	
Disputed		Fargo ND 58125	Contingent	
Disputed Debtor 1 or to P Debtor 2 only Debtor 1 or to P Debtor 2 only Debtor 3 and a notifier Debtor 4 and a Debtor 3 and a notifier Debtor 4 and a Debtor 3 and a notifier Debtor 5 and 5 an			Unliquidated	
Debtor 2 carely Carely Carely Check if this claim relates to a community debt East 4 digits of account number Stader to lamb Carel for Specify Carel for Credit Use	V		Disputed	
Debtor 1 and Debtor 2 only Debtor 3 and Debtor 3 only Debtor 3 and Debtor 3 only Debtor 3 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 6 only Debto		Debtor 1 only		
All least one of the debtors and another Childgations arising out of a separation agreement or divorce that you did not report as priving claims Check if this claim subject to offest? No		Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Check if this claim relates to a community debt Check offeet?		Debtor 1 and Debtor 2 only	Student loans.	
community debt Is the claim subject to offest? No 4.63 Wel-Mart Last 4 digits of account number PD Box 960023 Number Street As of the date you file, the claim is: Check all that apply. Orflando FL 32896 Chy Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Yes Type of NONPRIORITY unsecured claim: Student loans. Dobtor 1 web apparation agreement or divorce that you did not report as priority claims Constitute Name R250 Ridgewood Rd Number Street As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Dobtor 1 and Debtor 2 only Yes Community debt Student loans. Community debt Student loans. Check if this claim relates to a community of the claim subject to offest? Who owes the debt? Check one. State Zp Code Who week the debt? Check one. State Zp Code Who week the debt? Check one. Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only State Zp Code Who week the debt? Check one. Debtor 1 only Debtor 2 only State Zp Code Who week the debt? Check one. Debtor 1 only Debtor 2 only State Zp Code Who week the debt? Check one. Debtor 2 only State Zp Code State Zp Code Uniquidated Uniquidate	[At least one of the debtors and another		
Is the claim subject to offest? Namber Street Stre	[_		
No	ļ.,	-	Debts to pension or profit-sharing plans, and other similar debts	
Ves Vail-Mart Last 4 digits of account number \$2.243.00	ĺ	-	Other Coolin Credit Card or Credit Use	
As of the date you file, the claim is: Check all that apply. Contingent before 2 only Debtor 2 only Debtor 4 and Debtor 9 of the claim subject to offest?		₹	Other, Specify Great Gard of Great Gae	
Contingent Orlando FL 32896 City Sinto Zio Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only Al least one of the debtors and another Community debt Is the claim subject to offest? As of the date you file, the claim is: Check all that apply: Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply: Disputed Disputed Disputed Disputed Type of NONPRIORITY unsecured claim: Disputed Disputed Disputed Other. Specify Credit Card or Credit Use Yes 4.64 Webbank/Fingerhut Creditor's Name 6250 Ritigewood Rd Number Street As of the date you file, the claim is: Check all that apply: Credit Card or Credit Use Who was the debt incurred? As of the date you file, the claim is: Check all that apply: Credit Card or Credit Use Yope of NONPRIORITY unsecured claim: Uniquidated Disputed As of the date you file, the claim is: Check all that apply: Contingent Uniquidated Disputed Type of NONPRIORITY unsecured claim: Disputed Disputed Disputed Disputed Disputed Obligations arising out of a separation agreement or divorce that you did not report 2 as priority claims Debts to pension or profit-sharing plans, and other similar debts Type of NONPRIORITY unsecured claim: Disputed Disputed Obligations arising out of a separation agreement or divorce that you did not report 2 as priority claims Debts to pension or profit-sharing plans, and other similar debts	4 63		Last 4 digits of account number	\$ 2,243.00
Number Street As of the date you file, the claim is: Check all that apply. Orlando FL 32896 City State Zp Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Al least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? As of the date you file, the claim is: Check all that apply. Orlingations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 only Orlen. Specify Credit Card or Credit Use Ves Scaint Cloud Min 56303 City State Zp Code Who owes the debt? Check one. Orlingations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 only Debtor 1 only Orlen. Specify Credit Card or Credit Use Who was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Disputed Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 3 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 1 on	7.00	Creditor's Name		-
As of the date you file, the claim is: Check all that apply. Orlando FL 32896 City Who was the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Contingent Cont		PO Box 960023	When was the debt incurred? 2018	
Orlando City Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Webbank/Fingerhut Ceditor's Name 6250 Ridgewood Rd Number Street As of the date you file, the claim is: Check all that apply. Saint Cloud MN 56303 City State 2p Code Who owes the debt? Check one. Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Great All East 4 digits of account number Debtor 5 digits of account number Debtor 6 digits of account number Debtor 7 digits of account num		Number Street		
Orlando FL 32896 City State 2/p Code Who owes the debt? Check one. Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 least one of the debtors and another Debt 5 only Debt 6 only Debt 6 only Debt 6 only Debt 6 only Debt 7 only Debt 7 only Debt 7 only Debt 8 only Debt 8 only Debt 8 only Debt 8 only Debt 9			As of the date you file, the claim is: Check all that apply.	
City			Contingent	
Debtor 1 only			Unliquidated	
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Student loans. Student loans. Debts to pension or profit-sharing plans, and other similar debts	v		Disputed	
Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Student loans. Student loans. Debts to pension or profit-sharing plans, and other similar debts	r	–	_	
Debtor 1 and Debtor 2 only	Ì		Type of NONPRIORITY unsecured claim:	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Ves At least one of the debtors and another Total multiple of the claim subject to offest? At least one of the debtors and another Total multiple of the claim subject to offest? At least one of the debtors and another Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NonPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Unliquidated Disputed Type of NonPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	l i			
Debts to pension or profit-sharing plans, and other similar debts	Ì	=	Obligations arising out of a separation agreement or divorce	
Is the claim subject to offest? No No Other. SpecifyCredit Card or Credit Use Street Last 4 digits of account numberNULL	l ī	Check if this claim relates to a	that you did not report as priority claims	
As of the date you file, the claim is: Check all that apply. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt is the claim subject to offest?	1	-	Debts to pension or profit-sharing plans, and other similar debts	
As of the date you file, the claim is: Check all that apply. Saint Cloud	!	-		
Webbank/Fingerhut Last 4 digits of account number NULL \$444.00		₹	Other. Specify Credit Card or Credit Use	
Creditor's Name 6250 Ridgewood Rd Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated			Lost 4 digits of account number NI II I	¢ 444 nn
Saint Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt State Specify Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Contingent 2017-2018	4.64		Last 4 digits of account number NOLL	<u> ттт.оо</u>
As of the date you file, the claim is: Check all that apply. Saint Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify Credit Card or Credit Use			When was the debt incurred? 2017-2018	
Saint Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use			<u>—</u>	
Saint Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use			As of the date you file, the claim is: Check all that apply	
Saint Cloud MN 56303 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use				
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use		Saint Cloud MN 56303		
Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use	١.,			
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Type of NONPRIORITY unsecured claim: Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use	"			
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Student loans. Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use		=	Time of NONDRIODITY and a series	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use	}	=		
Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use				
community debt Is the claim subject to offest? No Other. Specify Credit Card or Credit Use				
Is the claim subject to offest? No Other. Specify Credit Card or Credit Use				
	į i			
		No	Other. Specify Credit Card or Credit Use	
		Yes		

Case 18-12575 Doc 1 Filed 04/30/18 Entered 04/30/18 11:00:31 Desc Main Page 43 of 77 Case Number (if known) Dൂggument Ezra Ben Debtor 1 First Name Wells Fargo HM Mortgag 6088 \$ 32,527.00 4.65 Last 4 digits of account number Creditor's Name 2006-2017 8480 Stagecoach Cir When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Frederick MD 21701 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt

Other. Specify ___

Is the claim subject to offest?

Yes

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Page 44 of 77 Case Number (if known) **D**ggument Debtor 1 Ezra Ben

List Others to Be Notified for a Debt That You Already Listed

5.	Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.					
	Tate & Kirlin Associates, Bankruptcy Dept.		_	On which entry in Part 1 or Part 2 lis	st the original creditor?	
	Name 2810 Southampton Rd.			Line1 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street		-		Part 2: Creditors with Nonpriority Unsecured Claims	
	Philadelphia		- 19154-120 [°]	Last 4 digits of account number		
	Clerk, Chancery, 16CH4313	e Zip (Jode	On which entry in Port 4 or Port 2 lie	st the eviginal evaluation?	
	Name		-	On which entry in Part 1 or Part 2 lis	_	
	50 W. Washington St., Room 802 Number Street		_	Line 2 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	- Cited		_			
	Chicago	IL	60602	Last 4 digits of account number	7201	
	City Stat	e Zip (Code			
	McCarthy, Burgess & Wolfe		_	On which entry in Part 1 or Part 2 lis	st the original creditor?	
	Name 26000 Cannon Road			Line 13 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street		_		Part 2: Creditors with Nonpriority Unsecured Claims	
			_			
	Cleveland	ОН	44146	Last 4 digits of account number		
	City State	e Zip (Code			
	Will County Circuit Court, 12LM2587		_	On which entry in Part 1 or Part 2 lis	st the original creditor?	
	Name 14 W. Jefferson St		_	Line 25 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
			-			
	Joliet City Star	IL e Zip (60432	Last 4 digits of account number		
	Clerk, Sixth Mun Div, 18M61910	e Zip (J006			
	Name		-	On which entry in Part 1 or Part 2 lis	_	
	16501 S. Kedzie		_	Line 40 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	Number Street				Part 2: Creditors with Nonpriority Unsecured Claims	
	Markhaus					
	Markham City Stat	e Zip (60426 - Code	Last 4 digits of account number		
	Michael Dimand, Bankruptcy Dept.			On which entry in Part 1 or Part 2 lis	st the original creditor?	
	Name		_	Line 40 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
	125 E Lake St Number Street		_	Line or (Crieck one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	#206		_			
	Bloomingdale	IL	- 60108	Last 4 digits of account number		
		te Zip	_			

Schedule E/F: Creditors Who Have Unsecured Claims

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First Name	Middle Name	Last Name		· · · · · · · · · · · · · · · · · · ·
Transworld Systems Inc., Bankrup	tcy Dept.		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 507 Prudential Rd			Line 52 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Horsham	PA 19	9044	Last 4 digits of account number _	
City	State Zip Code	е		
Midland Funding, LLC, Bankruptcy	Dept.		On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 8875 Aero Drive, # 200			Line 54 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
San Diego	CA 92	2123	Last 4 digits of account number _	
City	State Zip Code	e		
Clerk, Chancery, 16CH4313			On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 50 W. Washington St., Room 802			Line 56 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 60	0602	Last 4 digits of account number _	6088
City	State Zip Code	е		
Marinosci Law Group, 16CH4313			On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 134 N LaSalle			Line 56 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
#1900				
Chicago		0602	Last 4 digits of account number _	6088
City	State 7in Con	40		

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Debtor 1 Ezra

Ben

Dggument

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$3,324.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	or divorce that you did not report as priority	6g. 6h.	\$
	or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other	·	φ

		Caso 19 1	12575 Doc 1		Entered 04/30/18 11:00:31	Desc Main
Fill	in this in	formation to identify			7 of 77	2 3 3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Deb	otor 1	Ezra	Ben	Israel		
		First Name Carolyn	Middle Name	Last Name Jones		
	otor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ted States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of _	ILLINOIS		
	e Number		o :	(State)		Check if this is an
	nown)			_		amended filing
Offic	cial Fo	orm 106G				
Sche	edule	G: Executor	ry Contracts and	Unexpired Leas	ses	12/15
nforma	ation. If n	nore space is neede		, fill it out, number the en	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	ny
1. Do	you hav	e any executory cor	ntracts or unexpired leases	?		
	No. Ch	eck this box and sub	mit this form to the court with	n your other schedules. Yo	ou have nothing else to report on this form.	
	Yes. Fil	I in all of the informat	tion below even if the contract	cts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
exa	ample, re	nt, vehicle lease, ce			. Then state what each contract or lease is for (function booklet for more examples of executory co	
	expired le		m you have the contract or	lease	State what the contract or leas	e is for
			•			
2.1						
	Name				-	
	Number	Street				
	City		State Zip	Code	-	
2.2						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.3	,					
2.3	Name				-	
					-	
	Number	Street				
	City		State Zip	Code	-	
0.4						
2.4	Name				-	
					-	
	Number	Street				
	City		State Zip	Code	-	
2.5						
_	Name					
	Number	Street			-	
					-	
	City		State Zip	Code		

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Fill in this in	nformation to ident		
Debtor 1	Ezra	Ben	Israel
	First Name	Middle Name	Last Name
Debtor 2	Carolyn		Jones
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		_
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.						
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)		
	No.					
	Yes					
	=	s, have you lived in a commur aho, Lousiiana, Nevada, New M			roperty states and territories include Visconsin.)	
	No. Go to line 3.					
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?		
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.	
	Name of your spo	use, former spouse or legal equivalent				
	Number St	reet				
	City		State	Zip Code		
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person	
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:	
3.1					Schedule D, line	
	Name			_	Schedule E/F, line	
	Number Stre	et			Schedule G, line	
	City	S	tate Z	Zip Code		
3.2				_	Schedule D, line	
	Name			_	Schedule E/F, line	
	Number Stre	et		_	Schedule G, line	
	City	S	tate Z	Zip Code	_	
3.3				_	Schedule D, line	
	Name			_	Schedule E/F, line	
	Number Stre	et			Schedule G, line	
	City	S	tate Z	Zip Code		

Official Form 106H Record # 764192 Schedule H: Your Codebtors Page 1 of 1

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ebtor 1	Ezra	Ben	Israel	_
	First Name	Middle Name	Last Name	
Debtor 2	Carolyn		Jones	_
(Spouse, if filing)	First Name	Middle Name	Last Name	

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Self Employed Ub	er Driver	Cash App rep	
	Occupation may Include student or homemaker, if it applies.	Employers name			Cook County Health & Hospita	ıl
		Employers address			118 North Clark St.	
			,		Chicago, IL 60602	
		How long employed there?	Since 1/1/2018		Since 4/1/1988	
Pa	rt 2: Give Details About Month	ly Income				
	spouse unless you are separated.	he date you file this form. If you have more than one employer, combined, attach a separate sheet to this f	ine the information for a			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		y and commissions (before all page all page with a substance of the control of th	•	\$0.00	\$4,982.03	
3.	Estimate and list monthly overti		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$4,982.03	

 Official Form 106I
 Record # 764192
 Schedule I: Your Income
 Page 1 of 2

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Document Ezra Ben Debtor 1 Case Number (if known) First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$0.00	\$4,982.03	
5. L		payroll deductions:	_			
		ax, Medicare, and Social Security deductions	5a.	\$0.00	\$638.30	
		Mandatory contributions for retirement plans	5b. —	\$0.00	\$422.28	
	5c. V	oluntary contributions for retirement plans	5c. 	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e. 	\$0.00	\$181.11	
	5f. C	Omestic support obligations	5f. 	\$0.00	\$0.00	
	5g. L	Inion dues	5g. 	\$0.00	\$52.80	
	5h. Other deductions. Specify:		5h. —	\$0.00	\$0.00	
6. A c	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$0.00	\$1,294.50	
		te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$3,687.54	
8. Li :		other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$1,099.71	\$1,200.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d. 	\$0.00	\$0.00	
	8e.	Social Security	8e. 	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
	0~	Specify:	0	#0.00	#0.00	
	8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,099.71	\$1,200.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,099.71 +	\$4,887.54	\$5,987.25
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	ψ 1,000 ii .	Ψ4,007.04	Ψ0,301.20
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent	,	Schedule J.	1\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. \$5,987.25
13.		ou expect an increase or decrease within the year after you file this form				+ 3,553.120
	x I					

Fill in th	nis information to identif	y your case:				
Debtor 1	Ezra	Ben	Israel	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ed filing	
Debtor 2	Carolyn		Jones	A suppleme	ent showing post	t-petition chapter 13
(Spouse, if	filing) First Name	Middle Name	Last Name	income as	of the following of	date:
United S	States Bankruptcy Court for the	ne : <u>NORTHERN DISTRICT C</u>	F ILLINOIS			
Case Nu (If known			_	IVIIVI / DD /	1111	
Officia	I Form 106J				· ·	2 because Debtor 2
		_		maintains a	separate house	ehold.
Sched	dule J: Your I	Expenses				12/15
	-			n are equally responsible for supplyi ages, write your name and case num	-	
Part 1:	Describe Your House	hold				
1. Is this	a joint case?					
	No. Go to line 2.					
X	es. Does Debtor 2 live i	n a separate household?				
	X No.					
	Yes. Debtor 2	must file a separate Schedu	e J.			
	you have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	not list Debtor 1 and tor 2.		this information for dent	Daughter	18	No
1	not state the dependents					Yes
nam	ies.			Daughter	17	No
						Yes
						X No
						Yes
						X No
						Yes
						x No
3. Do y	your expenses include					Yes
	enses of people other th					
you	rself and your depender	nts? Yes				
Part 2:	Estimate Your Ongoir	ng Monthly Expenses				
Estimate	your expenses as of you	ır bankruptcy filing date un	ess you are using this fo	rm as a supplement in a Chapter 13 o	case to report	
	as of a date after the ba able date.	nkruptcy is filed. If this is a	supplemental Schedule .	J, check the box at the top of the form	m and fill in	
Include ex	cpenses paid for with no	n-cash government assista	nce if you know the value)		
of such as	ssistance and have inclu	ided it on Schedule I: Your	Income (Official Form 106	6I.)		Your expenses
4. The	rental or home owners	hip expenses for your resid	ence. Include first mortga	ge payments and		
any	rent for the ground or lot				4.	\$2,000.00
If no	ot included in line 4:					
4a.	Real estate taxes				4a.	\$0.00
4b.	Property, homeowner's	s, or renter's insurance			4b.	\$0.00
4c.		pair, and upkeep expenses			4c.	\$50.00
4d.	Homeowner's associat	ion or condominium dues			4d.	\$0.00

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Ben Ezra Debtor 1 First Name Middle Name Last Name

Case Number (if known) _

		Your expens	ses
Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
Utilities:			
6a. Electricity, heat, natural gas	6a.		\$200.0
6b. Water, sewer, garbage collection	6b.		\$0.0
6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$360.0
6d. Other. Specify:	6d.	\$	0.0
Food and housekeeping supplies	7.		\$600.0
Childcare and children's education costs	8.		\$0.0
Clothing, laundry, and dry cleaning	9.		\$90.0
). Personal care products and services	10.		\$80.0
Medical and dental expenses	11.		\$50.0
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.		\$540.0
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$25.0
Charitable contributions and religious donations	14.		\$0.0
5. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$0.0
15b. Health insurance	15b.		\$0.0
15c. Vehicle insurance	15c.		\$255.0
15d. Other insurance. Specify:	15d.		\$0.0
5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.		\$0.0
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$142.0
17b. Car payments for Vehicle 2	17b.		\$359.0
17c. Other. Specify:	17c.		\$0.0
17d. Other. Specify:	17d.		\$0.0
3. Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.0
Other payments you make to support others who do not live with you.			
Specify:	19.		\$0.0
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a.		\$ 1,193.0
20a. Mortgages on other property	20b.	\$	0.0
20a. Mortgages on other property 20b. Real estate taxes	200.		
	20c.	\$	0.0
20b. Real estate taxes		\$ \$	0.0

Official Form 106J Record # 764192 Case 18-12575 Doc 1 Filed 04/30/18 Entered 04/30/18 11:00:31 Desc Main Document Page 53 of 77

Ben Ezra Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$5,949.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$5,987.25 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$5,949.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$38.25 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 764192 Schedule J: Your Expenses Page 3 of 3

Fill in this in	formation to iden	tify your case:	
Debtor 1	Ezra	Ben	Israel
	First Name	Middle Name	Last Name
Debtor 2	Carolyn		Jones
(Spouse, if filing)	First Name	Middle Name	Last Name
		r the : <u>NORTHERN</u> District of	f_ <u>ILLINOIS</u> (State)
Case Number (If known)	•		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	lp you fill out bankruptcy forms?
■ No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and correct.	d schedules filed with this declaration and that they are true and
★ /s/ Ezra Ben Israel ★	/s/ Carolyn Jones
Signature of Debtor 1	Signature of Debtor 2
Date 04/24/2018	Date _04/24/2018
MM / DD / YYYY	MM / DD / YYYY

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Fill in this ir	nformation to ide	entify your case:		
Debtor 1	Ezra	Ben	Israel	
	First Name	Middle Name	Last Name	
Debtor 2	Carolyn		Jones	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
		for the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Numbe	r			
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Hullik	er (II Known). Answer every question.			
Pa	111: Give Details About Your Marital Status and Where Yo	u Lived Before		
01.	What is your current marital status?			
	Married			
	■ Not married			
	_			
02	During the last 3 years, have you lived anywhere other that	n where you live now	?	
	No.	and to should only and		
	Yes. List all of the places you lived in the last 3 years. Do	not include where yo	u live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
	Vithin the last 8 years, did you ever live with a spouse or lo property states and territories include Arizona, California, l			
	and Wisconsin.)			
	■ No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)		
		omolari om room.		
Pa	Explain the Sources of Your Income			

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Case Number (if known)

Israel

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$20,696 \$4,396 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$74,798 Wages, commissions, \$57,225 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, Wages, commissions, \$50,494 \$84.568 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$1,200/monthly Rental Income From January 1 of current year until the date you filed for bankruptcy: Pension Withdrawal \$9.719 Rental Income \$14,400 For last calendar year: (January 1 to December 31, 2017) Rental Income \$11,000 For last calendar year: (January 1 to December 31, 2016)

Debtor 1

Ezra

Ben

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Ben Israel Case Number (if known)

	First Name	Middle Name	Last Name			
F	art 3: List Co	ertain Payments You Made Before You	Filed for Bankruptcy			
06	Are either Deb	tor 1's or Debtor 2's debts primarily	consumer debts?			
	 "incuri	er Debtor 1 nor Debtor 2 has primaril red by an individual primarily for a pers g the 90 days before you filed for bank	sonal, family, or househo	old purpose."		
	Пи	o. Go to line 7.				
	to ch	es. List below each creditor to whom y tal amount you paid that creditor. Do r nild support and alimony. Also, do not o adjustment on 4/01/19 and every 3 y	not include payments for include payments to an	domestic support obligation	as, such as case.	
	_	or 1 or Debtor 2 or both have primar	-	v graditar a total of \$600 or m	ooro?	
		o. Go to line 7.	krupicy, did you pay arry	r creditor a total of 4000 of 11	lore:	
	cr	es. List below each creditor to whom y editor. Do not include payments for do imony. Also, do not include payments	omestic support obligation	ons, such as child support an	•	
			Dates of payments	Total amount paid	Amount you still owe	Was this payment for
		Onemain Po Box 1010 Evansville IN 47706	Monthly	\$669	\$10,278	 Mortgage Car Credit card Loan repayment Suppliers or vendors Other
		Santander Consumer USA Po Box 961245 Ft Worth TX 76161	Monthly	\$1,077	\$11,758	 Mortgage Car Credit card Loan repayment Suppliers or vendors Other
		Wells Fargo HM Mortgag 8480 Stagecoach Cir Frederick MD 21701	Monthly	\$2,379	\$101,580	Mortgage Car Credit card Loan repayment Suppliers or vendors Other

Ezra

Debtor 1

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Debtor	r 1	Ezra	Ben	Israel	_		Case Number (if ki	nown)		
		First Name	Middle Name	Last Name						
	Insid corpo agen such	in 1 year before you filed for ers include your relatives; ar orations of which you are an it, including one for a busine as child support and alimon No. Yes. List all payments to an in	ny general partners; r officer, director, pers ss you operate as a s y.	relatives of any genera son in control, or owne sole proprietor. 11 U.S	al partners; pa er of 20% or m s.C. § 101. Inc	artnerships nore of thei clude paym	of which you are a ir voting securities; nents for domestic s	general par and any ma support oblig	naging gations,	
				Dates of	Total amo	unt	Amount you still owe	l Rea	ason for this paymen	t
				payment	paiu		OWE			
	an in Inclu	in 1 year before you filed for sider? de payments on debts guara No. ⁄es. List all payments to an in	anteed or cosigned by		r transfer any		on account of a deb		ited ason for this paymen	t
				payment	paid	unc	owe		lude creditor's name	
				. ,	•					
	List a modi	in 1 year before you filed for all such matters, including pe fifications, and contract dispu	ersonal injury cases,				, paternity actions,	-	sustody Status of th	o caso
		Pagara And Hallanda Jawal	lore \/S			1	-	nn.	_	o cusc
		Rogers And Hollands Jewel	iers vs	Collection		COOK C-6	6th Municipal Division	on	_ Pending	
		Carolyn Jones 18M61910								
	Chec	in 1 year before you filed for ck all that apply and fill in the No. Go to line 11 Yes. Fill in the information be	details below.	of your property repo	ssessed, fore	closed, ga	irnished, attached, s	seized, or le	vied?	
				Describe the propert	tv			Date	Value of the p	property
		BSI Financial Services; PO	Box 517317	4170 189th St; Coun		. Debtor 2	lost her	12/2017	\$80,000	
		S Franklin St.		home in foreclosure.	•			12/2011		
				Explain what happer						
				Property was re						
				Property was for						
				Property was ga		ما مامان	ı			
				Property was att	tacned, seize	a, or levied	1.			
	or re	in 90 days before you filed fuse to make a payment be		-	ig a bank or f	inancial ir	nstitution, set off a	ny amounts	from your accounts	
	_	No. Go to line 11								
	_	es. Fill in the information be								
		in 1 year before you filed fo t-appointed receiver, a cust			n the posses	sion of an	assignee for the b	enefit of cre	eaitors, a	
,	N		Januin, or another Of							
		es.								
	ш .									

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Debi	First Nam	e Middle	e Name	Last Name	Case Number (II N.		
	Part 5: Lis	t Certain Gifts and Contribu	utions				
				ou give any gifts with a to	tal value of more than \$600 per pers	on?	
	No. Yes. Fill Within 2 ye	in the details for each gift.	ankruptcy, did y		butions with a total value of more th		arity?
	Part 6: Lis	t Certain Losses					
15	Within 1 ye gambling?	ar before you filed for bar	nkruptcy or sinc	e you filed for bankruptcy	, did you lose anything because of t	heft, fire, other dis	saster, or
	No. Yes. Fill	in the details for each gift.					
	Part 7: Lis	t Certain Payments or Tran	nsfers				
16	consulted a Include any	bout seeking bankruptcy	or preparing a	bankruptcy petition?	n your behalf pay or transfer any pro		ou
	Party Co	ontact Info		Description and value of	f any property transferred	Date payment or transfer	Amount of payment
	Gerac	Law L.L.C.					\$1,275.00
	55 E. I	Monroe Street #3400					
		pontact Info		Description and value or	f any property transferred	Date payment	Amount of payment
	i uity o	ontact inio		Description and value o	runy property transferred	or transfer	Amount of payment
	Hanan	will Credit Counseling		Credit Counseling Service	es	2018	\$25.00
	_115 N	Cross St.					
	Robins	son, IL 62454					
17	promised to Do not include No.	-	creditors or to	make payments to your cr	n your behalf pay or transfer any pro editors?	operty to anyone w	<i>r</i> ho
	<u>.</u>						

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Debt	or 1	Ezra	Ben	Israel	Cas	e Number (if known)		_
		First Name	Middle Name	Last Name				
18	With	nin 2 years before y	ou filed for bankrupt	cy, did you sell, trade, or otherwis	se transfer any property	to anyone, other than pr	operty	
				usiness or financial affairs?				
		_		s made as security (such as the g have already listed on this statem		erest or mortgage on you	ur property).	
		No.	-	·				
	=	Yes. Fill in the detai	le for each gift					
	Ц	res. Fill III the detai	is for each gift.					
19		-	you filed for bankrup e often called asset-p	otcy, did you transfer any property protection devices.)	y to a self-settled trust o	r similar device of which	you are a	
		No.						
	\Box	Yes. Fill in the detai	Is for each gift.					
			-					
P	art 8:	List Certain Fin	ancial Accounts, Instr	ruments, Safe Deposit Boxes, and St	torage Units			
20			•	y, were any financial accounts or	instruments held in you	r name, or for your bene	fit, closed,	
		l, moved, or transfe ude checking, savi		or other financial accounts; certifi	cates of deposit; shares	in banks, credit unions,	brokerage	
		-		ciations, and other financial instit		,	Ū	
		No.						
	\Box	Yes. Fill in the detai	ls.					
				Last 4 digits of account number	Type of account or	Date account was	Last balance before	
					instrument	closed, sold, moved, or transferred	closing or transfer	
21	-	you now have, or d h, or other valuable	-	year before you filed for bankrupt	cy, any safe deposit box	or other depository for	securities,	
	_							
	=	No. Vaa Eill in the detai	lo.					
	Ц	Yes. Fill in the detai	is.	Who else had access to it?	Describe the con	tonte	Do you still	
				Who cloc had access to it.	Decombe the con	nonto	have it?	
22	Hav	e you stored prope	erty in a storage unit	or place other than your home wit	hin 1 year before you file	ed for bankruptcy?		
		No.						
		Yes. Fill in the detai	ls.					
				Who else has or had access to it?	Describe the con	tents	Do you still	
							have it?	
F	art 9:	Identify Proper	ty You Hold or Control	for Someone Else				
23	,	you hold or control someone.	any property that so	meone else owns? Include any pr	roperty you borrowed fro	om, are storing for, or ho	old in trust	
		No.						
	$\overline{\sqcap}$	Yes. Fill in the detai	ls.					
				Where is the property?	Describe the pro	perty	Value	
P	art 10	Give Details At	oout Environmental Inf	ormation				
For	the p	purpose of Part 10,	the following definit	ions apply:				
	Envi	ronmental law mea	ns any federal, state,	or local statute or regulation con	cerning pollution, conta	mination, releases of		
				naterial into the air, land, soil, sur the cleanup of these substances	. •	, or other medium,		
		-	n, facility, or property ate, or utilize it, includ	as defined under any environmenting disposal sites.	ntal law, whether you no	w own, operate, or utiliz	e	
				ronmental law defines as a hazaro ontaminant, or similar term.	dous waste, hazardous s	ubstance, toxic		
Re	port a	all notices, releases	s, and proceedings th	at you know about, regardless of	when they occurred.			

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eptor 1	Ezia	Dell	151461	Case Number	er (<i>it known)</i>	
	First Name	Middle Name	Last Name			
На	as any governmental unit notific	ed you that y	you may be liable or potentially liable	under or in violation of ar	n environmental la	ıw?
	No.	•				
-	_					
L	Yes. Fill in the details.					D
			Governmental unit	Environmental law, if you	u know it	Date of notice
; Ha	ave you notified any governmer	ntal unit of a	ny release of hazardous material?			
	No.					
	-					
L	Yes. Fill in the details.		Governmental unit	Environmental law, if you	ı know it	Date of notice
			Governmental unit	Liivii oiiiiieiitai law, ii yot	a Kilow It	Date of flotice
∂ Ha	ave you been a party in any judi	icial or admi	nistrative proceeding under any envir	onmental law? Include se	ettlements and ord	ders.
	No.					
_	Yes. Fill in the details.					
_	•		Court or agency	Nature of the case		Status of the case
Part '	Give Details About Your Bu	usiness or Co	onnections to Any Business			
7 101	ithin 4 years hefers you filed to	r hankrunts	y, did you own a business or have any	of the following consect	tions to any busin	0552
vv						622 (
			a trade, profession, or other activity, e	· ·	9	
	A member of a limited liab	ility compar	ny (LLC) or limited liability partnership	(LLP)		
	A partner in a partnership					
	An officer, director, or ma	naging exec	utive of a corporation			
			or equity securities of a corporation			
			or equity cocurred or a corporation			
	No. None of the above applies.	. Go to Part	12.			
	Yes. Check all that apply above	e and fill in th	ne details below for each business.			
	Uber; 5226 S Michigan Ave, Ch	nicago	Describe the nature of the business		Employer Identific	ation number
	IL 60615					cial Security number or
			Uber Driver		EIN 912100	
					EIN: <u>812190</u>	
	-		Name of accountant or bookkeeper		Dates business ex	vietod
			Debtor		Dates Dusilless e/	usteu
					2018	
					2010	
	ithin 2 years before you filed fo stitutions, creditors, or other pa		y, did you give a financial statement to	anyone about your busi	ness? Include all	financial
	_	aities.				
	No.					
	Yes. Fill in the details.					
		D	Date issued			

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 Debtor 1
 Ezra
 Ben
 Israel
 Case Number (if known)

 First Name
 Middle Name
 Last Name

olgii Beloti					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
✗ /s/ Ezra Ben Israel	×	/s/ Carolyn Jones			
Signature of Debtor 1	•	Signature of Debtor 2			
Date 04/24/2018 MM / DD / YYYY		Date <u>04/24/2018</u> MM / DD / YYYY			
Did you attach additional pages to Your Statement of Financial	Affairs	s for Individuals Filing for Bankruptcy (Official Form 107)?			
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
■ No □ Yes. Name of person		. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

Filed 04/20/19 Entered 04/30/18 11:00:31 Fill in this information to identify your case: Ben Ezra Israel Debtor 1 First Name Middle Name Last Name Carolyn Jones Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State) Check if this is an Case Number (If known) amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages,

write your name and case number (if known).

For any creditors information below		Who Have Claims Secured by Property (Official Form 106D), fill in the
Identify the credite	or and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Description of property securing debt:	American Credit Accept 2015 Volkswagen Jetta with over 47,000 miles	 ☐ Surrender the property ☐ Retain the property and redeem it ☐ Retain the property and enter into a Reaffirmation Agreement. ☐ Retain the property and [explain]: 	■ No □ Yes
Creditor's name: Description of property securing debt:	Onemain 2008 Harley-Davidson FLHTCU Ultra Classic Electra G with over 7,000 miles	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	■ No □ Yes
Creditor's name: Description of property securing debt:	Santander Consumer USA 2015 Kia Optima with over 36,000 miles	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	■ No □ Yes
Creditor's name: Description of property securing debt:	Wells Fargo Home Mortgage, Inc 21540 Jeffrey Ave Sauk Village IL 60411	☐ Surrender the property ☐ Retain the property and redeem it ☐ Retain the property and enter into a	■ No □ Yes

Debtor 1

Ezra

Case 18-12575

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First Name

iet	Your	Unexpired	Personal	Property	l eaces
		Olicapiica	· ci soliai	····	

List Your Unexpired Personal Prop	erty Leases						
For any unexpired personal property lease tha	t you listed in Schedule G: Executory Contracts and Unexpire	ed Leases (Official Form 106G),					
fill in the information below. Do not list real es	tate leases. Unexpired leases are leases that are still in effect	; the lease period has not yet					
ended. You may assume an unexpired persona	nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).						
Describe your unexpired personal property	y leases	Will the lease be assumed?					
Lessor's name:		☐ No					
Description of leased property:		☐ Yes					
Lessor's name:		□ No					
Description of leased property:		Yes					
Lessor's name:		□No					
Description of leased property:		Yes					
Lessor's name:		No					
Description of leased property:		□Yes					
Lessor's name:		□No					
Description of leased property:		□Yes					
Lessor's name:		□ No					
Description of leased property:		□Yes					
Lessor's name:		□ No					
Description of leased property:		☐Yes					
Part 3: Sign Below							
Under penalty of perjury, I declare that I have in	dicated my intention about any property of my estate that sec ed lease.	cures a debt and any					
🗶 /s/ Ezra Ben Israel	🗶 /s/ Carolyn Jones						
Signature of Debtor 1	Signature of Debtor 2						

Date Dated: 04/24/2018

Official Form 108

MM / DD / YYYY

Date <u>Dated: 04/24/2018</u> MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

III Te	
Ezra Ben Israel and Carolyn Jones / Debtors	Case No:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Chapter:

Chapter 7

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services

rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$1,200.00 Prior to the filing of this statement I have received \$1,275.00 Balance Due \$0.00 Post Case-Filing Work Pre-Paid: \$75.00 The source of the compensation paid to me was: Debtor(s) Other: (specify) The source of compensation to be paid to me is: Debtor(s) Other: (specify) I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in

- - Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include any work done post-filing.

	CERTIFICATION complete statement of any agreement or arrangement for f the debtor(s) in this bankruptcy proceedings.
Date: 04/25/2018	/s/ Cecil Denard Scruggs
Date	Signature of Attorney
	Geraci Law L.L.C. Name of law firm

Record # 764192 Page 1 of 1

Geraci Lawolou/Go/118noisritedizon 24/236656 sin:00:31 Case 18-12575

Desc Main Headquarters: 55 E. Monroe Street, #3400 Droegnale 10603 PROFES COM

Date: 4/9/2018 Consultation Attorney: CDS Record #: 764-192



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of $\frac{x}{2} = \frac{1,200.00}{2}$ at \$ {} today,
debit only, a flat fee for services before filing in court of \$ _1,200.00 at \$ { } today, \$ { } per { } within 60 days of today. Bankruptcy is time-sensitivel may pay more than this amount to pre-pay
{} within 60 days of today. Bankruptcy is time-sensitivel may pay more than this amount to pre-pay
post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will start preparing your documents as soon as
you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing in Court is not included in the pre-filing
amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335. Your flat fee for services after case filing is
\$1,800.00 . We will present you with an agreement to repay the \$335 we will advance after filing, and for our services after filing
through Discharge or case closing without discharge, (at which time our representation of you ceases) totalling \$2,135.00 Whether or
not you sign a post-filing agreement is entirely voluntary: you are not required to retain Geraci Law for post-bankruptcy services. We will not
withdraw for non-payment if you decide not to sign a post-filing agreement, reimburse the \$335 we paid for you, or fees. We will atttend your
meeting of creditors and perform ministerial tasks, but you may have to retain someone else for anything not included in the post-filing fee
(read next paragraph for what is included)
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition, phone calls, emails, web messages;
processing and reviewing documents that we requested from you including faxes, email attachments, web uploads and mail; office appointment to review
and sign your petition; filing your case in court. Excluded: appearance in any court or proceeding; taking calls from your creditors or bill collectors. If you
decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section
341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to dismiss; attending rule 2004 examinations; reviewing documents that we
did not specifically request from you; appearance other than bankruptcy court. With "flat fee", rather than hourly, you know in advance your entire cost
unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance
a security retaier, which may cost you more, or less than a flat fee. Advance Payment Retainer . Payments on flat fee or hourly become our property on
payment and are deposited into our operating account, not into a client trust account. We will only refund unearned fees You may enter into a security
retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination If you decide not to preced delay fail to respend fail to pay my atternave or provide all information 9 sign my natition
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown
above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required, use Client Corner and not to cause excessive work; that
more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge:
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other debts listed in your info folder as usually not discharged. No discharge if you don't take the 2nd educational course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.
$\mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}))) = \mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}))) = \mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}))) = \mathcal{L}(\mathcal{L}(\mathcal{L}(\mathcal{L}))) = \mathcal{L}(\mathcal{L}(\mathcal{L})) = \mathcal{L}(\mathcal$
Date: M/ C X Cyra III X Cartlyn tone
Ezra Israel (Debtor) Carolyn Jones (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 171110

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Ezra Ben Israel and Carolyn Jones / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.			
Dated: 04/24/2018	/s/ Ezra Ben Israel	X Date & Sign	
	Ezra Ben Israel	A Date & Sigii	
Dated: 04/24/2018	/s/ Carolyn Jones	X Date & Sign	
	Carolyn Jones		

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 68 of 77 In re Ezra Ben Israel and Carolyn Jones / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Ezra Ben Israel and Carolyn Jones / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/24/2018	/s/ Ezra Ben Israel	
	Ezra Ben Israel	
Dated: 04/24/2018	/s/ Carolyn Jones	
	Carolyn Jones	
Dated: 04/25/2018	/s/ Cecil Denard Scruggs	
	Attorney: Cecil Denard Scruggs	

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Israel Ezra Ben Case Number (if known) Debtor 1 Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do 16. as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ∐No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **1** 25,001-50,000 18. How many creditors do you estimate that you 50-99 **5,001-10,000 50,001-100,000** 10,001-25,000 ☐ More than 100,000 owe? 100-199 200-999 ☐ \$1,000,001-\$10 million ■\$500,000,001-\$1 billion \$0-\$50,000 How much do you □\$1,000,000,001-\$10 billion ☐ \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets to \$10,000,000,001-\$50 billion be worth? \$100,001-\$500,000 ☐ \$50,000,001-\$100 million □ \$100,000,001-\$500 million ☐More than \$50 billion ☐ \$500,001-\$1 million □\$500.000.001-\$1 billion \$0-\$50,000 \$1,000,001-\$10 million How much do you estimate your liabilities ■ \$1,000,000,001-\$10 billion \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$10,000,000,001-\$50 billion □ \$50,000,001-\$100 million to be? \$100.001-\$500.000 ☐ More than \$50 billion ☐ \$100,000,001-\$500 million □ \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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Fill in this in	formation to ident	tify your case:		
Debtor 1	Ezra	Ben	Israel	
Deplor	First Name	Middle Name	Last Name	-
Debtor 2	Carolyn		Jones	_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of	f ILLINOIS (State)	
Case Number				
,				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorn	ey to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the sum correct.	mary and schedules filed with this declaration and that they are true and
Signature of Debtor 1	* Caralyn Jones Signature of Debtor 2
Date : 4 / 24/2018	Date : 4 / 24/2018 MM / DD / YYYY

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Israel Case Number (if known) Debtor 1 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Date of notice Environmental law, if you know it 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Court or agency Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No _. Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119).

Record # 764192

Last Name

Middle Name

Part 2: List Your Unexpired Personal Property Leases	·			
For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Fo	rm 106G),			
ill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet				
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).				
Describe your unexpired personal property leases	Will the lease be assumed?			
Lessor's name:	☐ No			
	Yes			
Description of leased property:	No.			
Lessor's name:	☐ No			
Description of leased property:	Yes			
Lessor's name:	□ No			
Description of leased property:	Yes			
Lessor's name:	□No			
Description of leased property:	□Yes			
Lessor's name:				
Description of leased property:	□Yes			
Lessor's name:	□No			
Description of leased property:	☐Yes			
Lessor's name:	□No			
Description of leased property:	☐ Yes			
Part 3: Sign Below				
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any				
personal property that is subject to an unexpired lease.				
* Caroly Jones Signature of Debtor 1 Signature of Debtor 2				
Date Dated: 4 / 23 /2018 Date Dated: 4 / 24 /2018				

MM / DD / YYYY

Debtor 1 Ezra

First Name

MM / DD / YYYY

Case 18-12575 Doc 1 Filed 04/30/18 Entered 04/30/18 11:00:31 Desc Main DISCLAIMEB OF PATRICE have read agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their
- bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. **Setoffs** if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ. CHECK & MAKE SURE OUR PETITION IS ACCURATE!!

Dated: 4/24/2018

Dated: 4/24/2018

Carolyn Jones

Date in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!

X Date & Sign

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ezra Ben Israel and Carolyn Jones / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UN	IDER PENALTY OF PERJURY THAT THE FOREGOING IS TR	UE AND CORRECT.
Dated: 4 / 24 /2018	Egya J Ezra Ben Israel	X Date & Sign
Dated: $4/24/2018$	Carolyn Jones Carolyn Jones	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Ben Israel Case Number (if known) Ezra Debtor 1 Last Name First Name Middle Name Column B Column A Debtor 2 or Debtor 1 non-filing spouse \$0.00 \$0.00 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:..... For you For your spouse Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. \$0.00 0.00 10a. 0.00 \$0.00 10b. \$0.00 \$0.00 10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each \$4,599.12 \$7,728.73 \$3,129.61 column. Then add the total for Column A to the total for Column B. Determine Whether the Means Test Applies to You Part 2: 12. Calculate your current monthly income for the year. Follow these steps: 12a. \$7,728.73 x 12 Multiply by 12 (the number of months in a year). 12b. \$92,744.76 12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL 4 Fill in the number of people in your household. \$96,485.00 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. 14b. [Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Carolyn Jones Date:: 4 / 24 /2018 4/24/2018 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Form B 201A, Notice to Consumer Debtor(s)

In re Ezra Ben Israel and Carolyn Jones / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 4 1 24/2018

Ezra Ben Israel

X Date & Sign

Dated: 4 / 24 /20

earolyn Jones

X Date & Sign

Dated: <u>U/W</u>/2018

Attorney: Cecil Denard Scruggs